

LAS TERRAZAS

SAMPLE COMPUTATION

Standard Sample Computation

Effective: September 01, 2015

BUYER :

OPTION 1 - CASH TERM

Ph	Blk	Lot	area	price
1	15	37	523	30,000

gross contract price				
Less :	Discount			
Net contract price				
Less :	reservation fee dated			
Net contract price payable				

discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
contract price	contract price	contract price	contract price	contract price
15,690,000	15,690,000	15,690,000	15,690,000	15,690,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
15,690,000	15,690,000	15,690,000	15,690,000	15,690,000
2,353,500	1,569,000	784,500	0	0
13,336,500	14,121,000	14,905,500	15,690,000	15,690,000
50,000	50,000	50,000	50,000	50,000
13,286,500	14,071,000	14,855,500	15,640,000	15,640,000
03/25/21				
	04/09/21	04/24/21	05/09/21	05/24/21

OPTION 2A - INSTALLMENT BASED ON OUTRIGHT DP

2A.1 Outright Downpayment (min.20% – max.50% to avail of the above disc):

20%	Downpayment			
less :	reservation fee dated			
				03/25/21
downpayment net of reservation fee				
Discount on downpayment				
net downpayment payable				

3,138,000	3,138,000	3,138,000	3,138,000	3,138,000
50,000	50,000	50,000	50,000	50,000
3,088,000	3,088,000	3,088,000	3,088,000	3,088,000
470,700	313,800	156,900	0	0
2,617,300	2,774,200	2,931,100	3,088,000	3,088,000

Due dates

2A.2 Balance for Amortization:

gross contract price				
Less:	20% Downpayment			
Others				
Balance for amortization				

15,690,000	15,690,000	15,690,000	15,690,000	15,690,000
3,138,000	3,138,000	3,138,000	3,138,000	3,138,000
12,552,000	12,552,000	12,552,000	12,552,000	12,552,000

2A.3 Monthly amortization:

	Due dates	05/09/21	05/24/21	06/08/21	06/23/21
1 YR., 0% interest		1,046,000	1,046,000	1,046,000	1,046,000
2 YRS., 0% interest		523,000	523,000	523,000	523,000
3 YRS. (1-2years, zero interest) (3 rd year with 10% interest – factor .087916)		348,667 367,841	348,667 367,841	348,667 367,841	348,667 367,841
4 YRS., @ 12% int. p.a. (factor:.026334)		330,544	330,544	330,544	330,544
5 YRS., @ 12% int. p.a. (factor:.022244)		279,207	279,207	279,207	279,207
6 YRS., @ 14% int. p.a. (factor:.020606)		258,647	258,647	258,647	258,647
7 YRS., @ 14% int. p.a. (factor:.018740)		235,224	235,224	235,224	235,224
8 YRS., @ 14% int. p.a. (factor:.017372)		218,053	218,053	218,053	218,053
9 YRS., @ 14% int. p.a. (factor:.016334)		205,024	205,024	205,024	205,024
10 YRS., 14% int. p.a. (factor:.015527)		194,895	194,895	194,895	194,895

Notes:

1. Reservation fee is P50,000 for non view lot and P100,000 for view lot .
2. Reservation fee will form part of the downpayment or cash payment.
3. For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

Prepared by:

Checked by:

24-Mar-21

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Effective: September 01, 2015

BUYER : 0.00

discount	10%	7%	5%	0%
no. of days	15	30	45	after 45

Lot location:

Ph	Blk	Lot	area	price
1	15	37	523	30,000
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

Gross contract price

contract price	contract price	contract price	contract price
15,690,000	15,690,000	15,690,000	15,690,000
0	0	0	0
0	0	0	0
0	0	0	0
15,690,000	15,690,000	15,690,000	15,690,000

OPTION 2B- INSTALLMENT BASED ON OUTRIGHT DP

2B.1 Outright Downpayment (DP of 10% but below 20% to avail of the above disc.):

10% Downpayment	1,569,000	1,569,000	1,569,000	1,569,000
less : reservation fee dated 03/25/21	50,000	50,000	50,000	50,000
downpayment net of reservation fee	1,519,000	1,519,000	1,519,000	1,519,000
discount on downpayment	156,900	109,830	78,450	0
net downpayment payable	1,362,100	1,409,170	1,440,550	1,519,000

Due dates

04/09/21	04/24/21	05/09/21	05/24/21
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2B.2 Balance for Amortization:

gross contract price	15,690,000	15,690,000	15,690,000	15,690,000
Less: 10% Downpayment	1,569,000	1,569,000	1,569,000	1,569,000
Others				
Balance for amortization	14,121,000	14,121,000	14,121,000	14,121,000

Due dates

05/09/21	05/24/21	06/08/21	06/23/21
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2B.3 Monthly amortization:

1 YR., 0% interest	1,176,750	1,176,750	1,176,750	1,176,750
2 YRS., 0% interest	588,375	588,375	588,375	588,375
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)	392,250 413,821	392,250 413,821	392,250 413,821	392,250 413,821
4 YRS., @ 12% int. p.a. (factor:.026334)	371,862	371,862	371,862	371,862
5 YRS., @ 12% int. p.a. (factor:.022244)	314,108	314,108	314,108	314,108
6 YRS., @ 14% int. p.a. (factor:.020606)	290,977	290,977	290,977	290,977
7 YRS., @ 14% int. p.a. (factor:.018740)	264,628	264,628	264,628	264,628
8 YRS., @ 14% int. p.a. (factor:.017372)	245,310	245,310	245,310	245,310
9 YRS., @ 14% int. p.a. (factor:.016334)	230,652	230,652	230,652	230,652
10 YRS., 14% int. p.a. (factor:.015527)	219,257	219,257	219,257	219,257

Notes:

1. Reservation fee is P50,000 for non view lot and P100,000 for view lot .
2. Reservation fee will form part of the downpayment or cash payment.
3. For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

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Checked by:

24-Mar-21

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Effective: September 01, 2015

BUYER : 0.00

Lot location:

Ph	Blk	Lot	area	price	Contract Price
1	15	37	523	30,000	15,690,000
0	0	0	0	0	0
0	0	0	0	0	0
Gross contract price					15,690,000

OPTION 3 - INSTALLMENT BASED ON ZERO & EXTENDED DP

3.1 DOWNPAYMENT	DP %	0%	10%	20%
Downpayment			1,569,000	3,138,000
less : reservation fee dated	03/25/21	50,000	50,000	50,000
Downpayment for amortization			1,519,000	3,088,000
1 st downpayment is due on or before	04/24/21		506,333	514,667
2 nd downpayment is due on or before	05/24/21		506,333	514,667
3 rd downpayment is due on or before	06/24/21		506,334	514,667
4 th downpayment is due on or before	07/24/21			514,667
5 th downpayment is due on or before	08/24/21			514,667
6 th downpayment is due on or before	09/24/21			514,665
			1,519,000	3,088,000
3.2 Balance for Amortization:				
gross contract price		15,690,000	15,690,000	15,690,000
less : Reservation Fee/Downpayment		50,000	1,569,000	3,138,000
balance for amortization		15,640,000	14,121,000	12,552,000
3.3 Monthly amortization:	Due dates	04/24/21	07/24/21	10/24/21
1 YR., 0% interest		1,303,333		
2 YRS., 0% interest		651,667		
3 YRS. (1-2years, zero interest) (3rd year with 10% interest – factor .087916)		434,444 458,335		
4 YRS., @ 12% int. p.a. (factor:.026334)		411,864	371,862	330,544
5 YRS., @ 12% int. p.a. (factor:.022244)		347,896	314,108	279,207
6 YRS., @ 14% int. p.a. (factor:.020606)		322,278	290,977	258,647
7 YRS., @ 14% int. p.a. (factor:.018740)		293,094	264,628	235,224
8 YRS., @ 14% int. p.a. (factor:.017372)		271,698	245,310	218,053
9 YRS., @ 14% int. p.a. (factor:.016334)		255,464	230,652	205,024
10 YRS., 14% int. p.a. (factor:.015527)		242,842	219,257	194,895

Notes:

1. Reservation fee is P50,000 for non view lot and P100,000 for view lot .
2. Reservation fee will form part of the downpayment or cash payment.
3. For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

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